

Information to identify the case:

Debtor 1	Elaine R. Hatcher	Social Security number or ITIN	xxx-xx-6246
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-13455-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elaine R. Hatcher
aka Elaine R. Watson

9/14/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elaine R. Hatcher
Debtor

Case No. 18-13455-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 14, 2021

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2021:

Recip ID	Recipient Name and Address
db	+ Elaine R. Hatcher, 405 Barrows Avenue, Pennsauken, NJ 08110-2477
517346428	+ Burlington County Board of Social Svcs, c/o Richard C. Strobel, 795 Woodland Road, Mount Holly, NJ 08060-3832
517346433	+ Comenity Capital Bank, c/o American Coradius International LLC, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244
517676617	+ Conifer Realty, LLC dba 47 Housing Assoc, LLC, Riverfront Village at Pennsauken, 900 Riverview Road, Pennsauken, NJ 08110-3924
517346435	+ Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
517346436	+ Dollar Rent A Car, c/o Managed Recovery Systems, Inc., PO Box 8161, Greenville, SC 29604-8161
517346439	+ Geico, One Geico Plaza, Bethesda, MD 20810-0002
517433956	+ H&R Block Bank, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517346440	+ H&R Block Bank, P.O. Box 509127, San Diego, CA 92150-9127
517346441	+ Heaven's Little Angels Learning Center, 938 North 34th Street, Camden, NJ 08105-4314
517346446	+ MTA Bridges and Tunnels, PO Box 15186, Albany, NY 12212-5186
517346442	+ Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
517346443	+ MetLife Auto, PO Box 41753, Philadelphia, PA 19101-1753
517346447	+ NJ EZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
517346448	+ PA Turnpike, c/o Professional Account Mgmt, LLC, PO Box 1153, Milwaukee, WI 53201-1153
517346450	+ PNC Bank, 300 Fifth Avenue, 29th Floor, Pittsburgh, PA 15222-2401
517346451	+ Riverfront Village At Pennsauken, c/o Karen Larmond, 900 Riverview Road, Pennsauken, NJ 08110-3924
517712707	+ State of Maryland Central Collection Unit, Susan C. Scanlon, AAG, 300 Wet Preston Street, Room 307, Baltimore, MD 21201
517346453	+ Sterling Jewelers, Inc., c/o Selip & Stylianou, LLP, 199 Crossways Park Drive, PO Box 366, Woodbury, NY 11797-0366
517440042	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517346459	+ Twin Oaks Software Development, Inc., PO Box 247, Kensington, CT 06037-0247
517452182	+ US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
517346460	+ Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 14 2021 21:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 14 2021 21:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517346427	+ EDI: BANKAMER2.COM	Sep 15 2021 00:58:00	Bank of America, 100 N. Tryon St., Charlotte, NC 28202-4024
517346430	EDI: CAPITALONE.COM	Sep 15 2021 00:58:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517346429	+ Email/Text: pevans@camdencc.edu	Sep 14 2021 21:09:59	Camden County College, 200 College Dr, Blackwood, NJ 08012-3240
517346431	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Sep 14 2021 21:10:00	Citi, c/o JH Portfolio Debt Equities, LLC, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
517346432	+ Email/Text: mediamanagers@clientservices.com	Sep 14 2021 21:09:00	Client Services, Incorporated, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816

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517346434	+ EDI: CONVERGENT.COM	Sep 15 2021 00:58:00	Convergent Outsourcing, Inc., 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
517346437	Email/Text: data_processing@fin-rec.com	Sep 14 2021 21:09:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
517346438	+ EDI: FSAE.COM	Sep 15 2021 00:58:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
517346445	+ Email/Text: bankruptcydepartment@tsico.com	Sep 14 2021 21:10:00	MTA Bridges and Tunnels, c/o Transworld Systems, Inc., 5626 Frantz Road, Dublin, OH 43017-1559
517346444	+ EDI: MID8.COM	Sep 15 2021 00:58:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517447315	+ EDI: MID8.COM	Sep 15 2021 00:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517346449	Email/Text: bankruptcypgl@plaingreenloans.com	Sep 14 2021 21:10:00	Plain Green, 93 Mack Road Suite 600, Box Elder, MT 59521
517346452	EDI: AISSPRINT	Sep 15 2021 00:58:00	Sprint, c/o Afni, Inc., 1310 Martin Luther King Drive, PO Box 3517, Bloomington, IL 61702-3517
517349207	+ EDI: RMSC.COM	Sep 15 2021 00:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517346454	EDI: TDBANKNORTH.COM	Sep 15 2021 00:58:00	TD Bank, 1701 Marlton Pike E, Cherry Hill, NJ 08034
517514965	+ Email/Text: bncmail@w-legal.com	Sep 14 2021 21:10:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517346455	+ EDI: WTRRN BANK.COM	Sep 15 2021 00:58:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
517346456	+ EDI: TFSR.COM	Sep 15 2021 00:58:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
517346457	+ Email/Text: bankruptcydepartment@tsico.com	Sep 14 2021 21:10:00	Transworld Systems Inc, 500 Virginia Dr Ste 514, Fort Washington, PA 19034-2733
517346458	Email/Text: bankruptcydepartment@tsico.com	Sep 14 2021 21:10:00	Transworld Systems Inc, PO Box 15520, Wilmington, DE 19850-5520

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Robert Manchel	on behalf of Debtor Elaine R. Hatcher manchellaw@yahoo.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6